

Old Age, Disability, Death

Special system for public employees only.
Exchange rate: U.S.\$1.00 equals 40.15 takas.

Sickness and Maternity

First Law: 1939.
 Current Laws: 1950 and 1965.
 Type of program: Social insurance system. Cash and medical benefits.

Coverage

Cash sickness benefits: Workers in factories engaged in manufacturing and employing 10 or more workers; workers in shops and establishments of 5 or more. Exclusion: Clerical staff.
Cash maternity benefits: Employed women.
Medical benefits: Medical facilities provided by some employers in both public and private sectors through dispensaries in their establishments; workers can also use general hospital facilities run by the Government.

Source of Funds

Insured person: None.
Employer: Total cost.
Government: Provides hospital facilities.

Qualifying Conditions

Cash maternity benefits: 9 months service with employer by date of confinement.

Sickness and Maternity Benefits

Sickness benefit: 50 percent of wage for factory workers and full wage for workers in shops, establishments, and large factories, for up to 14 days per year.
Maternity benefit: Cash payment for 6 weeks before and 6 weeks after childbirth with amount depending on prior wage.

Workers' Medical Benefits

Medical benefits: Where medical facilities are not provided, a medical allowance of 100 takas per month is paid to workers.

Administrative Organization

Ministry of Labour and Manpower. Public Health Service.

Work Injury

First Law: 1923.
 Current law: 1980, 1982.
 Type of program: Employer liability for accidental injuries and 34 listed occupational diseases.

Coverage

Employees of railways, and factories with 10 or more workers; estate and dock employees. Exclusions: Clerical staff, and workers earning 1,200 takas or more per month.

Source of Funds

Insured person: None.
Employer: Total cost.
Government: None.

Qualifying Conditions

Work-injury benefits: 4-day waiting period.

Temporary Disability Benefits

Temporary disability benefit: Full wage for first 2 months, 2/3 wage for next 2 months, and 1/2 wage for subsequent months for period of disablement or for one year, whichever is shorter.

Permanent Disability Benefits

Permanent disability benefit: Monthly wage paid during period of disablement, up to a maximum of 1 year and 10,000 to 30,000 takas depending on insured's monthly wages.

Survivor Benefits

Survivor benefit: 8,000 to 21,000 takas depending on insured's monthly wage.

Administrative Organization

Ministry of Labour and Manpower. Commissioner of Workmen's Compensation.

Unemployment

First and current law: 1965.
 (The Employment of Labour Act of 1965 provides for payment of compensation in the form of: termination benefit; retrenchment and lay-off benefit; and benefit arising out of discharge from service on grounds of ill-health.)

Coverage

Workers in shops, and commercial and industrial establishments.

Source of Funds

Insured person: None.
Employer: Total cost.
Government: None.

Unemployment Benefits

Unemployment benefit: 1/2 average basic wage for 120 days for monthly rated (permanent) workers; 60 days for casual workers; and 30 days for temporary workers. In addition, casual workers receive lump-sum payments of 14 days wages for each year of service. Permanent workers, 1 month salary for each year of service.

Administrative Organization

Ministry of Labor and Manpower.

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